

## At a glance

- All-in-one policy
- Flexible and customisable
- Covers theft during/after occurrence of a fire
- Inconvenience allowance for insured perils

## What is covered?

### Fire

Cover loss or damage to building, stock in trade, fixtures, fitting & furniture and other contents caused by fire, lightning and/or other extended perils.

Extensions Covered for Fire	Limit
• Loss or Damage to Stock and/or Contents by theft during/after occurrence of a fire	RM5,000 any one loss and in the aggregate
Inconvenience Allowance Benefit due to Insured perils	RM1,000 any one loss and in the aggregate

### Burglary

Provides protection against incidents of theft to your property.

### Money

Cover loss of money whilst in transit and whilst in the premises.

### Glass

Indemnify for any glass broken by fracture extending through the entire thickness of the glass as a result of an accident or misfortune.

### Public Liability

Cover loss or damage to third party property and/or bodily injury due to your negligence

### Employer's Liability

Indemnifies against liability at law to pay compensation and cost and expenses to the employees in respect of accidental bodily injury or disease arising out of or in the course of employment.

### All Risks

Loss or damage to your insured property caused by any accident or misfortune unless such perils are specifically excluded in the policy.

## What is it?

An easy and simple-to-understand business package providing complete risk management solution to meet your business needs.



Flexible and Customisable



Covers theft during/after occurrence of a fire



Inconvenience allowance for insured perils

MEMBER OF PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### Agent's stamp

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

### Tokio Marine Insurans (Malaysia) Berhad

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Tokio Marine  
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Insurance



TOKIO MARINE  
INSURANCE GROUP

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Insurans (Malaysia) Berhad  
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Life & Health | Property & Casualty



This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document.

#### Fire Consequential Loss

Coverage for loss of profits, revenue, rental, standing charges, wages or salaries on payroll basis and increase in cost of working due to business interruption as a result of fire and/or other extended perils.

#### Group Personal Accident

Provides compensation for bodily injury sustained by the Insured Person (e.g. your employees/workers/members) caused by accidental means which injury shall solely and independently of any other cause result in their death or disablement or necessitate medical and/or surgical treatment.

#### Electronic Equipment

Covers your computers and other electronic equipment whether the items are at work or at rest or being dismantled for the purpose of cleaning, overhauling or being shifted within the premises.

#### Machinery Breakdown

Cover any unforeseen and sudden physical loss of or damage to the machinery (lift, air-conditioners, generators, transformers, fire-fighting equipment and the like).

#### Fidelity Guarantee

Cover against loss by the act of infidelity or dishonesty committed by the employees.

#### Major Exclusions

- War, Civil War and any act of terrorism
- Radioactive and nuclear energy risks
- Date recognition
- Property damage to data or software
- The "Liability to the Public" section does not cover any asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos

## Table of Benefits

Benefits	Fixed Plans (RM)												Flexi Plan (RM)
	Offices & Services		Budget Hotel		F&B		Beauty & Wellness		Retail		Other Industries		
	Basic	Premier	Basic	Premier	Basic	Premier	Basic	Premier	Basic	Premier	Basic	Premier	
<b>Mandatory Cover</b>	Determined by Insured (up to RM10,000,000)												
<b>1. Fire</b>	Determined by Insured (up to RM10,000,000)												
<b>Annual Premium</b> (Subject to 8% Service Tax and RM10 Stamp Duty)	Refer to TMIM for quotation												
<b>Compulsory Cover (Only applicable to Fixed Plan)</b>													<b>Choose minimum 1 (2 to 12)</b>
<b>2. Burglary</b>	25,000	50,000	25,000	50,000	25,000	50,000	25,000	50,000	25,000	50,000	25,000	50,000	Up to 500,000
• Sub-limit for alcohol, tobaccos/cigarette, high-end food	-	-	-	-	10,000	10,000	-	-	-	-	-	-	10,000
• Damage to premises	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
<b>3. Money</b>	-	-	-	-	-	-	-	-	-	-	-	-	Up to 100,000
• In transit	10,000	20,000	10,000	20,000	10,000	20,000	10,000	20,000	10,000	20,000	10,000	20,000	Up to 100,000
• In Premise	10,000	20,000	10,000	20,000	10,000	20,000	10,000	20,000	10,000	20,000	10,000	20,000	
• Damage to safe/drawer/cash register	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	Up to 4,000
• Personal Accident for 2 employees (each, unnamed)	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
<b>4. Glass (First Loss)</b>	5,000	10,000	5,000	10,000	5,000	10,000	5,000	10,000	5,000	10,000	5,000	10,000	Up to 50,000
<b>5. Public Liability</b>													
• Any one accident	250,000	500,000	250,000	500,000	250,000	500,000	250,000	500,000	250,000	500,000	250,000	500,000	Up to 2,000,000
• Any one period	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
• Innkeeper's liability per hotel room	-	-	500	500	-	-	-	-	-	-	-	-	500 (Hotel only)
• Innkeeper's liability per homestay unit	-	-	1,000	1,000	-	-	-	-	-	-	-	-	1,000 (Hotel only)
<b>6. Employer's Liability (any one accident/period)</b>	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	Upto 2,000,000
<b>Annual Premium</b> (Subject to 8% Service Tax and RM10 Stamp Duty)	<b>343.75</b>	<b>602.20</b>	<b>403.25</b>	<b>731.50</b>	<b>365.00</b>	<b>645.00</b>	<b>505.00</b>	<b>915.00</b>	<b>320.00</b>	<b>555.00</b>	<b>315.00</b>	<b>570.00</b>	Refer to TMIM for quotation
<b>Optional Cover</b>													
<b>7. All Risks</b>													Up to RM2,500,000
<b>8. Fire Consequential Loss</b>													Up to RM5,000,000
<b>9. Group Personal Accident</b>													Up to RM100,000 per employee
<b>10. Electronic Equipment</b>													Up to RM500,000
<b>11. Machinery Breakdown</b>													Up to RM500,000
<b>12. Fidelity Guarantee</b>													Up to RM100,000